

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Annette M Villapiano

Debtor(s)

Case No. 15 B 21262

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/19/2015.
- 2) The plan was confirmed on 10/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/21/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/24/2015, 02/23/2016.
- 5) The case was Dismissed on 03/09/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,221.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,221.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,174.92
Court Costs	\$0.00
Trustee Expenses & Compensation	\$46.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,221.56**

Attorney fees paid and disclosed by debtor: \$150.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Adventist Midwest Health	Unsecured	0.00	987.40	987.40	0.00	0.00
Applied Bank	Unsecured	0.00	NA	NA	0.00	0.00
Applied Bank	Unsecured	0.00	NA	NA	0.00	0.00
Blair Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Cap One	Unsecured	113.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Cb/Lnmrmo	Unsecured	0.00	NA	NA	0.00	0.00
Chase Card	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Mtrostyl	Unsecured	589.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
I C System Inc	Unsecured	56.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	503,409.00	498,762.42	498,762.42	0.00	0.00
JP Morgan Chase Bank NA	Secured	7,661.95	7,661.95	7,661.95	0.00	0.00
Keynote Consulting	Unsecured	1,427.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	321.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	182.00	NA	NA	0.00	0.00
Peoplesene	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,032.00	NA	NA	0.00	0.00
PYOD	Unsecured	20,430.73	15,406.11	15,406.11	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	1,054.78	1,054.78	0.00	0.00
Resurgent Capital Services	Unsecured	90.00	90.59	90.59	0.00	0.00
Syncb/Care Credit	Unsecured	0.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$498,762.42	\$0.00	\$0.00
Mortgage Arrearage	\$7,661.95	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$506,424.37	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,538.88	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,221.56</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,221.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.